

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Stein
Marian S. Stein
Debtors

Case No. 15-03155-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 01, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2022:

Recip ID	Recipient Name and Address
db	David Stein, 511 Woodhaven Lane, Stroudsburg, PA 18360-7554
jdb	Marian S. Stein, 511 Woodhaven Lane, Stroudsburg, PA 18360-7554
cr	+ Ahemd Ahmed, 2414 Clearview Ave., Stroudsburg, PA 18360-9790
codb	JMC Restaurant Group, Inc., Fountain Springs West Route 611, Tannersville, PA 18372
4674489	+ AHMED AHMED, 2414 CLEARVIEW AVENUE, STROUDSBURG, PA 18360-9790
4674490	+ ANDERS RIEGEL & MASSINGTON LLC, 8 NORTH EIGHTH STREET, STROUDSBURG, PA 18360-1718
4674491	+ BRUCE STEIN, 314 EVERGREEN DRIVE, STROUDSBURG, PA 18360-6836
4674496	FMC-OMAHA SERVICE CTR, PO BOX 542000, OMAHA, NE 68154-8000
4789838	+ Gregg Artzt, P.O. Box 8, Tannersville, PA 18372-0008
4789839	+ Gregg Artzt, P.O. Box 8, Tannersville, PA 18372, Gregg Artzt, P.O. Box 8 Tannersville, PA 18372-0008
4674497	+ JMC POCONO PIZZA COMPANY INC, PO BOX 1245, EAST STROUDSBURG, PA 18301-4545
4674498	+ JMC RESTAURANT GROUP INC, PO BOX 352, TANNERSVILLE, PA 18372-0352
4674501	MATTHEW RUBERTO, 911 AMSTERDAM AVENUE, STATEN ISLAND, NY 10314
4674503	NATIONSTAR MORTGAGE, PO BOX 199111, DALLAS, TX 75219-9111
4674505	+ PARKE BANK, 601 DELSEA DRIVE, SEWELL, NJ 08080-2833
4674506	+ PARKE BANK, C/O PHILLIP D BERGER ESQ, 11 ELLIOTT AVE STE 100, BRYN MAWR, PA 19010-3407
4674507	PARKE BANK, C/O ROSNER NOCERA & RAGONE, 61 BROADWAY SUITE 1900, NEW YORK, NY 10006-2706
4674508	+ PRIMO'S PIZZA & PASTA, 2414 CLEARVIEW AVENUE, STROUDSBURG, PA 18360-9790
4679112	+ Parke Bank, 601 Delasea Drive, Sewell, NJ 08080-2833
4674488	+ VINCENT RUBINO, ESQ., NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET, STROUDSBURG, PA 18360-2131
4674511	VOLVO CAR FINANCIAL LEASE, PO BOX 91300, MOBILE, AL 36691-1300
4713195	+ Wayne Bank, John J. Martin, Esquire, 1022 Court Street, Honesdale, PA 18431-1925

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 01 2022 22:48:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4674493	+ EDI: CITICORP.COM	Jun 01 2022 22:48:00	CITI CARDS, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4674495	EDI: WFNNB.COM	Jun 01 2022 22:48:00	COMENITY BANK/VICTORIAS SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
4678865	Email/Text: EBNBKNOT@ford.com	Jun 01 2022 18:47:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit Mi, 48255-0953
4674492	EDI: JPMORGANCHASE		

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		Jun 01 2022 22:48:00	CHASE AUTO, PO BOX 901003, FT. WORTH, TX 76101-2003
4701791	EDI: JPMORGANCHASE		
		Jun 01 2022 22:48:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
4674500	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jun 01 2022 18:47:00	KOHL'S/CAPONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4674504	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Jun 01 2022 18:47:00	NATIONSTAR MORTGAGE, PO BOX 619094, DALLAS, TX 75261-9094
4715072	Email/Text: nsm_bk_notices@mrcooper.com		
		Jun 01 2022 18:47:00	Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067
4725975	Email/Text: nsm_bk_notices@mrcooper.com		
		Jun 01 2022 18:47:00	Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9741
4719792	EDI: PRA.COM		
		Jun 01 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4693083	EDI: Q3G.COM		
		Jun 01 2022 22:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4674509	+ EDI: CITICORP.COM		
		Jun 01 2022 22:48:00	SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
4685409	+ Email/Text: BKRMailOps@weltman.com		
		Jun 01 2022 18:47:00	VCFS Lien Company, LLC, c/o Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Ave., Suite 200, Cleveland, Ohio 44113-1009
4674510	+ EDI: VERIZONCOMB.COM		
		Jun 01 2022 22:48:00	VERIZON WIRELESS, BANKRUPTCY ADMINISTRATION, 500 TECHNOLOGY DR STE 550, WELDON SPRING, MO 63304-2225
4944169	+ Email/Text: BKRMailOps@weltman.com		
		Jun 01 2022 18:47:00	Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200, Cleveland, OH 44113-1009
4711527	Email/PDF: bncnotices@becket-lee.com		
		Jun 01 2022 18:49:38	eCAST Settlement Corporation assignee of Citibank, NA, POB 29262, New York NY 10087-9262

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067
cr	*+	Parke Bank, 601 Delsea Drive, Sewell, NJ 08080-2833
4674494	*	CITI CARDS, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4674486	*	DAVID STEIN, 511 WOODHAVEN LANE, STROUDSBURG, PA 18360-7554
4674487	*	MARIAN S. STEIN, 511 WOODHAVEN LANE, STROUDSBURG, PA 18360-7554
4674502	*	MATTHEW RUBERTO, 911 AMSTERDAM AVENUE, STATEN ISLAND, NY 10314
4674499	####+	KIMCO DELAWARE INC, 1954 GREENSPRING DR STE 305, TIMONIUM MD 21093-4129, address filed with court:, KIMCO DELAWARE INC, 1954 GREENSPRING DR STE 330, TIMONIUM, MD 21903

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2022 at the address(es) listed below:

Name	Email Address
Brian E Manning	on behalf of Co-Debtor JMC Restaurant Group Inc. BrianEManning@comcast.net, G17590@notify.cincompass.com
Eric James Filer	on behalf of Creditor Ahemd Ahmed efiler@uslawcenter.com ecf@uslawcenter.com
Howard Gershman	on behalf of Creditor CAB East LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
J. Zac Christman	on behalf of Debtor 1 David Stein zac@fisherchristman.com office@fisherchristman.com
J. Zac Christman	on behalf of Debtor 2 Marian S. Stein zac@fisherchristman.com office@fisherchristman.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor JPMORGAN CHASE BANK N.A. bkgroup@kmlawgroup.com
James Peter Valecko	on behalf of Creditor VCFS Lien Company LLC pitecf@weltman.com PitEcf@weltman.com
Keri P Ebeck	on behalf of Creditor VCFS Lien Company LLC kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
LeeAne O Huggins	on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Phillip D Berger	on behalf of Creditor Parke Bank berger@bergerlawpc.com kaufmann@bergerlawpc.com,trudgeon@bergerlawpc.com
Robert J Kidwell, III	on behalf of Debtor 2 Marian S. Stein rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 1 David Stein rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Marian S. Stein lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 17

Information to identify the case:

Debtor 1

David Stein

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2000

EIN --

Debtor 2

Marian S. Stein

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4873

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:15-bk-03155-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Stein

Marian S. Stein
aka Marian Stein, aka Marian Sue Stein**By the
court:**6/1/22Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.